

| IN THE UNITED STATES PATENT AND TRADEMARK OFFICE (USPTO) | |
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| Application Serial Number | 10/815,099 |
| Confirmation Number | 6569 |
| Filing Date | March 30, 2004 |
| Title of Application | Strategies for Managing Recommendations |
| First Named Inventor | Michael J. Sutherland |
| Assignee | XL Financial Solutions Inc. |
| Group Art Unit | 3689 |
| Examiner | Fathi K. Abdelsalam |
| Attorney Docket Number | FS1-0005US |

To: Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

From: Robert C. Peck (Tel. 509-324-9256; Fax 509-323-8979)
Lee & Hayes, PLLC
601 W. Riverside Ave, Suite 1400
Spokane, WA 99201

Customer Number 29150

Response to October 15, 2010 Final Office Action

This communication is being filed with a Request for Continued Examination. Fees will be paid by credit card through the EFS Web; however, Applicant hereby authorizes the Commissioner to charge any deficiency of fees and credit any overpayments to **Deposit Account Number 12-0769**.

Claim Amendments begin on page 2 of this document.

Remarks begin on page 17 of this document.